

Information to identify the case:		
Debtor 1:	George Sariosis	Social Security number or ITIN: xxx-xx-3126
	First Name Middle Name Last Name	EIN: --
Debtor 2:	Cindy Sariosis	Social Security number or ITIN: xxx-xx-4645
(Spouse, if filing)	First Name Middle Name Last Name	EIN: --
United States Bankruptcy Court: District of New Jersey		Date case filed for chapter: 11 4/10/22
Case number: 22-12916-MBK		

Official Form 309E1 (For Individuals or Joint Debtors)

Notice of Chapter 11 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 11 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors and debtors, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 11 plan may result in a discharge of debt. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 10 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	George Sariosis	Cindy Sariosis
2. All other names used in the last 8 years		
3. Address	1801 Pitney St Oakhurst, NJ 07755-2840	1801 Pitney St Oakhurst, NJ 07755-2840
4. Debtor's attorney Name and address	Geoffrey P. Neumann Broege, Neumann, Fischer & Shaver, LLC 25 Abe Voorhees Drive Manasquan, NJ 08736	Contact phone 732-223-8484 Email: geoff.neumann@gmail.com
5. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov . (800) 676-6856	402 East State Street Trenton, NJ 08608 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 609-858-9333 Date: 4/11/22

For more information, see page 2 >

6. Meeting of creditors

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend.

Creditors may attend, but are not required to do so.

All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.

May 5, 2022 at 01:00 PM

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

Location:

Section 341 Meeting will be conducted by telephone. Please consult the docket or contact the trustee appointed to the case for access or call-in information.

7. Deadlines

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:

You must file a complaint:

- if you assert that the debtor is not entitled to receive a discharge of any debts under 11 U.S.C. § 1141(d)(3) or
- if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).

First date set for hearing on confirmation of plan. The court will send you a notice of that date later.

Filing deadline for dischargeability complaints: 7/5/22

Deadline for filing proof of claim:

6/21/22 For a governmental unit:
10/7/22

A proof of claim is a signed statement describing a creditor's claim. A proof of claim form ("Official Form 410") may be obtained at www.uscourts.gov or any bankruptcy clerk's office. You may also contact the Clerk's Office where this case is pending to request that a Proof of Claim form be mailed to you. The Clerk's Office telephone number is included on the front of this Notice. Also, Claims can be filed electronically through the court's website at: <http://www.njb.uscourts.gov> under File An Electronic Claim.

Your claim will be allowed in the amount scheduled unless:

- your claim is designated as *disputed*, *contingent*, or *unliquidated*;
- you file a proof of claim in a different amount; or
- you receive another notice.

If your claim is not scheduled or if your claim is designated as *disputed*, *contingent*, or *unliquidated*, you must file a proof of claim or you might not be paid on your claim and you might be unable to vote on a plan. You may file a proof of claim even if your claim is scheduled.

You may review the schedules at the bankruptcy clerk's office or online at <https://pacer.uscourts.gov>.

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits a creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

Deadline to object to exemptions:

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

Filing Deadline:

30 days after the *conclusion* of the meeting of creditors

8. Creditors with a foreign address

If you are a creditor receiving mailed notice at a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

9. Filing a Chapter 11 bankruptcy case

Chapter 11 allows debtors to reorganize or liquidate according to a plan. A plan is not effective unless the court confirms it. You may receive a copy of the plan and a disclosure statement telling you about the plan, and you may have the opportunity to vote on the plan. You will receive notice of the date of the confirmation hearing, and you may object to confirmation of the plan and attend the confirmation hearing. Unless a trustee is serving, the debtor will remain in possession of the property and may continue to operate the debtor's business.

10. Discharge of debts

Confirmation of a chapter 11 plan may result in a discharge of debts, which may include all or part of a debt. See 11 U.S.C. § 1141(d). However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you believe that a particular debt owed to you should be excepted from the discharge under 11 U.S.C. § 523 (a)(2), (4), or (6), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1141 (d)(3), you must file a complaint and pay the filing fee in the clerk's office by the first date set for the hearing on confirmation of the plan. The court will send you another notice telling you of that date.

**WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN
ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO
CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.**

11. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <https://pacer.uscourts.gov>. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 7.

In re:
George Sariosis
Cindy Sariosis
Debtors

Case No. 22-12916-MBK
Chapter 11

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

Page 1 of 2

Date Rcvd: Apr 11, 2022

Form ID: 309E1

Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 13, 2022:

Recip ID	Recipient Name and Address
db/jdb	George Sariosis, Cindy Sariosis, 1801 Pitney St, Oakhurst, NJ 07755-2840
519553253	Aluma Systems Concrete, PO Box 91473, Chicago, IL 60693-1473
519553254	American Builders, 1 American Way, Walden, NY 12586-2821
519553260	Dreyers Lumber & Hardward Inc., 20 Watchung Ave, Chatham, NJ 07928-2751
519553261	Hudson Insurance Company, Westerman Sheehy Keenan, 333 Earle Ovington Blvd Ste 702, Uniondale, NY 11553-3622
519553262	+ Hudson Law Offices, PC, For Aluma Systems Concrete, 900 Route 168 Ste C-2, Turnersville, NJ 08012-3206
519553264	Jaeger Lumber and Supp Ly Co Inc, 1835 Swarthmore Ave, Lakewood, NJ 08701-4533
519553265	+ Joseph Fazio Wall L Lc, 5001 Routes 33 & 34, Farmingdale, NJ 07727-3621
519553267	Kathleen R. Wall, Esq., Atty for Joseph Fazzio-Wall LLC, PO Box A, Manasquan, NJ 08736-0631
519553268	Marvel & Maloney, Attys for Woodhaven Lumber, PO Box 727, Neptune, NJ 07754-0727
519553270	Meyner & Landis, 1 Gateway Ctr Fl 25, Newark, NJ 07102-5320
519553272	NJ Attorney General, Division of Law Richard J Hughes Justice, 25 Market St, Trenton, NJ 08611-2148
519553271	Nissan-Infiniti Lt, PO Box 660366, Dallas, TX 75266-0366
519553274	Ronald J Nelson, Esq, re Dreyer Lmber & Hardware, 162 Washington Valley Rd Ste 207, Warren, NJ 07059-7100
519553276	State of New jersey, Div of Taxation Bk Se P O, PO Box 245, Trenton, NJ 08602-0245
519553279	U S Attorney Genera, U S Dept of Justice, 950 Pennsylvania Ave NW, Washington, DC 20530-0009
519553280	U S Attorney General, 970 Broad St, Newark, NJ 07102-2534
519553282	Woodhaven Lumber & Millwork, 200 James St, Lakewood, NJ 08701-4103

TOTAL: 18

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: geoff.neumann@gmail.com	Apr 11 2022 20:40:00	Geoffrey P. Neumann, Broege, Neumann, Fischer & Shaver, LLC, 25 Abe Voorhees Drive, Manasquan, NJ 08736
smg	EDI: IRS.COM	Apr 12 2022 00:38:00	Dist Dir of IRS, Insolvency Function, PO Box 724, Springfield, NJ 07081-0724
smg	Email/Text: usanj.njbankr@usdoj.gov	Apr 11 2022 20:41:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Apr 11 2022 20:41:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519553255	Email/PDF: bncnotices@becket-lee.com	Apr 11 2022 20:45:52	Amex, PO Box 981537, El Paso, TX 79998-1537
519553256	Email/Text: bk@avant.com	Apr 11 2022 20:41:00	Avant LLC/Web Bank, 222 N La Salle St, Chicago, IL 60601-1003
519553258	Email/Text: bankruptcy@usecapital.com	Apr 11 2022 20:41:00	Capital Accounts, PO Box 140065, Nashville, TN 37214-0065
519553257	Email/Text: bankruptcy@usecapital.com		

District/off: 0312-3

User: admin

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Date Rcvd: Apr 11, 2022

Form ID: 309E1

Total Noticed: 33

		Apr 11 2022 20:41:00	Capital Accounts, Attn Bankruptcy Dept, PO Box 140065, Nashville, TN 37214-0065
519553259	EDI: DISCOVER.COM	Apr 12 2022 00:38:00	Discover Fin Svcs LLC, PO Box 15316, Wilmington, DE 19850-5316
519553266	EDI: JPMORGANCHASE	Apr 12 2022 00:38:00	Jpmcb Card, PO Box 15369, Wilmington, DE 19850-5369
519553269	Email/Text: attorneys@msklaw.net	Apr 11 2022 20:40:00	Mellinger Sanders Kartzman LLC, 101 Gibraltar Dr Ste 2F, Morris Plains, NJ 07950-1287
519553273	Email/Text: signed.order@pfwattorneys.com	Apr 11 2022 20:40:00	Pressler Felt & Warshaw, LLP, 7 Entin Rd, Parsippany, NJ 07054-5020
519553275	Email/Text: bkteam@selenefinance.com	Apr 11 2022 20:41:00	Selene Finance Lp, 9990 Richmond Ave, Houston, TX 77042-4559
519553277	Email/Text: tcm.bk@tcmbank.com	Apr 11 2022 20:41:00	Tcm Bank NA, PO Box 31481, Tampa, FL 33631-3481
519553281	EDI: WFFC.COM	Apr 12 2022 00:38:00	Wells Fargo, Attn Bankruptcy, 1 Home Campus # MACX2303-01A, Des Moines, IA 50328-0001

TOTAL: 15

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519553263	*	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
519553278	##	Two River Community Bank, 1250 State Route 35, Middletown, NJ 07748-2013

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 13, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 11, 2022 at the address(es) listed below:

Name	Email Address
Geoffrey P. Neumann	on behalf of Joint Debtor Cindy Sariotis geoff.neumann@gmail.com
Geoffrey P. Neumann	on behalf of Debtor George Sariotis geoff.neumann@gmail.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 3